



Order Filed on January 31, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Debtor

Gerald Sarno

Case No.: 17-11726-CMG

Hearing date:

Judge: Hon. Christine M. Gravelle, U.S.B.J.

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following page is hereby **ORDERED**.

DATED: January 31, 2019

A handwritten signature in black ink, reading "Christine M. Gravelle". The signature is written in a cursive, flowing style.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

This matter having been brought to the Court on the motion of James J. Cerbone
on behalf of the debtor seeking an Order Authorizing Entry of a Final Loan
Modification Agreement concerning a mortgage on real property referenced on the loan
modification attached to movant's motion, and the Court having considered the submissions; and
parties having been given timely notice; and for good cause shown:

1. IT IS ORDERED Debtor is granted approval to enter into a final loan modification.
2. IT IS ORDERED If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. IT IS ORDERED If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. IT IS FURTHER ORDERED Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Gerald Sarno
Debtor

Case No. 17-11726-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2019.

db +Gerald Sarno, 13 Dickenson Court, Freehold, NJ 07728-4312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
James J. Cerbone on behalf of Debtor Gerald Sarno cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5